

Information to identify the case:

Debtor 1	<u>David Buenano–Suarez</u>	Social Security number or ITIN	xxx–xx–5264
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Luisa Santos–Buenano</u>	Social Security number or ITIN	xxx–xx–0333
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18–27154–CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Buenano–Suarez

Luisa Santos–Buenano

2/29/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Buenano-Suarez
Luisa Santos-Buenano
Debtors

Case No. 18-27154-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Feb 29, 2024

Form ID: 3180W

Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ David Buenano-Suarez, Luisa Santos-Buenano, 501 Oak Street, Lakehurst, NJ 08733-2825
aty	+ Julian T Cotton, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
517724372	+ AMCA, 4 Westchester Place Suite 110, Elmsford, NY 10523-1615
517724376	+ Bio Reference Laboratories, PO Box 26548, Salt Lake City, UT 84126-0548
517724388	Home Depot Loan Services, PO Box 71215, Charlotte, NC 28272-1215
517724389	Homebridge Financial Services, PO Box 100051, Lake in the Hills, GA 60156-9202
517724391	Immediate Care Medical Walk in Toms Rive, 1 Route 37 West, Toms River, NJ 08753-6500
517724395	+ MyQHealth, 1405 Xenium Lane North, Suite 140, Minneapolis, MN 55441-4448
517724396	NJ Natural Gas, PO Box 11743, Newark, NJ 07101-4743
517759924	+ New Jersey Natural Gas, 1415 Wykoff Rd - P.O. Box 1378, Wall, NJ 07719-1378
517724399	Quest Diagnostics, PO Box 7308, Hollister, MO 65673-7308
517724400	+ Sunrun, 1515 Araphoe Street, Tower 2, suite 600, Denver, CO 80202-3105
517727493	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517724402	+ The Doctors Office of LLC, 484 Temple Hill Road Suite 104, New Windsor, NY 12553-5529

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 29 2024 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 29 2024 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: mtgbk@shellpointmtg.com	Feb 29 2024 21:20:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517752540	EDI: GMACFS.COM	Mar 01 2024 01:57:00	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
517724371	+ EDI: GMACFS.COM	Mar 01 2024 01:57:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
517724374	+ EDI: AMSHER.COM	Mar 01 2024 01:57:00	Amsher Collection Services, 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
517822543	Email/PDF: resurgentbknofications@resurgent.com	Feb 29 2024 21:18:59	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517724375	EDI: TSYS2	Mar 01 2024 01:57:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517940486	+ EDI: CITICORP	Mar 01 2024 01:57:00	Best Buy Credit Services, PO box 790441, St.

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			Louis, MO 63179-0441
517724377	+ EDI: CAPITALONE.COM	Mar 01 2024 01:57:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517773345	EDI: CAPITALONE.COM	Mar 01 2024 01:57:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517855390	+ EDI: CITICORP	Mar 01 2024 01:57:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517724379	EDI: WFNNB.COM	Mar 01 2024 01:57:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517940484	EDI: WFNNB.COM	Mar 01 2024 01:57:00	Comenity Bank, PO Box 659450, San Antonio, TX 78265-9450
517724381	+ EDI: CONVERGENT.COM	Mar 01 2024 01:57:00	Convergent Outsourcing, 10750 Hammerly Blvd #200, Houston, TX 77043-2317
517724382	+ Email/Text: bankruptcy@credencerm.com	Feb 29 2024 21:22:00	Credence Resource Management, 17000 Dallas Parkway #204, Dallas, TX 75248-1940
517724383	EDI: DIRECTV.COM	Mar 01 2024 01:57:00	Direct TV, PO Box 11732, Newark, NJ 07101-4732
517940483	EDI: CITICORP	Mar 01 2024 01:57:00	Macys, PO Box 9001094, Louisville, KY 40290-1094
517855379	EDI: Q3G.COM	Mar 01 2024 01:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517841116	+ EDI: AIS.COM	Mar 01 2024 01:57:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517724384	+ EDI: DISCOVER	Mar 01 2024 01:57:00	Discover, PO BOX 71084, Charlotte, NC 28272-1084
517736487	EDI: DISCOVER	Mar 01 2024 01:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517724386	Email/Text: bknotice@ercbpo.com	Feb 29 2024 21:22:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
517724387	^ MEBN	Feb 29 2024 21:16:15	Hayt, Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
517855124	+ Email/Text: compliance@homebridge.com	Feb 29 2024 21:22:28	HomeBridge Financial Services, Inc., 112 Town Park Drive, Suite 300, Kennesaw, GA 30144-3754
517724390	+ EDI: LCIICSYSTEM	Mar 01 2024 01:57:00	I.C. Systems, 444 Highway 96, Saint Paul, MN 55127-2557
517724392	EDI: IRS.COM	Mar 01 2024 01:57:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517724378	EDI: JPMORGANCHASE	Mar 01 2024 01:57:00	Chase, Mail Code OH1-1272, 340 S Cleveland Avenue Bldg 370, Westerville, OH 43081
517724393	Email/Text: govtaudits@labcorp.com	Feb 29 2024 21:21:00	Laboratory Corporation, PO Box 2240, Burlington, NC 27216-2240
518578770	Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 21:31:47	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518578769	Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 21:31:43	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517724394	^ MEBN	Feb 29 2024 21:16:25	Maurry Cobb, 301 Beacon Parkway Est Suite 100, Birmingham, AL 35209-3103
517816299	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 29 2024 21:22:00	Midland Funding LLC, PO Box 2011, Warren, MI

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			48090-2011
517937840	+ Email/Text: mtgbk@shellpointmtg.com	Feb 29 2024 21:20:00	New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517885319	Email/Text: mtgbk@shellpointmtg.com	Feb 29 2024 21:20:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885320	Email/Text: mtgbk@shellpointmtg.com	Feb 29 2024 21:20:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675
517855227	EDI: PRA.COM	Mar 01 2024 01:57:00	Portfolio Recovery Associates, LLC, C/O Barclays Bank Delaware, POB 41067, Norfolk VA 23541
517850328	EDI: PRA.COM	Mar 01 2024 01:57:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
517850338	EDI: PRA.COM	Mar 01 2024 01:57:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517854987	EDI: PRA.COM	Mar 01 2024 01:57:00	Portfolio Recovery Associates, LLC, c/o Zales, POB 41067, Norfolk VA 23541
517724398	Email/Text: signed.order@pfwattorneys.com	Feb 29 2024 21:20:00	Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
517724397	EDI: SYNC	Mar 01 2024 01:57:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
517836902	EDI: Q3G.COM	Mar 01 2024 01:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517796389	EDI: Q3G.COM	Mar 01 2024 01:57:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517853532	+ Email/Text: bncmail@w-legal.com	Feb 29 2024 21:22:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518539762	+ EDI: PRA.COM	Mar 01 2024 01:57:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517724401	EDI: AISTMBL.COM	Mar 01 2024 01:57:00	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
517743912	+ EDI: AIS.COM	Mar 01 2024 01:57:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517828878	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Feb 29 2024 21:20:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517724403	Email/Text: VWBKNotices@nationalbankruptcy.com	Feb 29 2024 21:20:00	Volkswagen Credit, PO Box 5215, Carol Stream, IL 60197-5215
517724404	Email/Text: vci.bkcy@vwcredit.com	Feb 29 2024 21:22:00	Volkswagon Credit, PO Box 17497, Baltimore, MD 21297-1497
517796083	EDI: WFFC2	Mar 01 2024 01:57:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517940485	EDI: WFFC2	Mar 01 2024 01:57:00	Wells Fargo Bank, NA, PO Box 71118, Charlotte, NC 28272-1118

TOTAL: 53

BYPASSED RECIPIENTS

District/off: 0312-3

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517937841		New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC, Shellpoint Mortgage Servicing
cr	*	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
517724373	*+	AMCA, 4 Westchester Place Suite 110, Elmsford, NY 10523-1615
517724380	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517724385	*+	Discover, PO BOX 71084, Charlotte, NC 28272-1084

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Angela Catherine Pattison	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing apattison@hillwallack.com apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor David Buenano-Suarez cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Joint Debtor Luisa Santos-Buenano cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Ally Bank Lease Trust ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa N. Licker	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Melissa S DiCerbo	on behalf of Creditor HomeBridge Financial Services Inc. nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11